1	2	3	4	5	6	7	8
11.	Uttar Pradesh	270.69	409.96	583.09	744.07	878.69	2896.50
12.	West Bengal	134.82	159.70	194.74	229.69	279.62	998.65
	Total	991.53	1332.53	1779.93	2216.87	2879.97	9000.83

[English]

Credit Deposit Ratio

4454. SHRI GIRDHARI LAL BHARGAVA :
SHRIMATI VASUNDHARA RAJE :

Will the Minister of FINANCE be pleased to state :

(a) whether the Credit Deposit Ratio of the commercial banks operating in the State of Rajasthan is as per the norms of Government of India and Reserve Bank of India;

(b) whether a Task Force to ascertain the reasons for low credit deposit ratio and to suggest measures for improvement in the C:D Ratio was constituted by the RBI for the State of Rajasthan;

(c) if so, whether the commerical banks operting in the State did follow the recommendations of the Task Force;

(d) if not, what action has been taken by the Government and RBI against the defaulting banks;

(e) whether the Government propose to increase the nvestment in the State so that C:D Ratio of the State could ɔe improved as per norms; and

(f) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) to (f) Reserve Bank of India (RBI) have advised the banks to achieve a Credit Deposit Ratio (CDR) of 60% in respect of their rural and semi-urban branches separately on an all India basis. Banks have also been advised that while it is not necessary that this ratio should be achieved separately branch-wise, District-wise or Region-wise, the banks should nevertheless ensure that wide disparity in the ratios between different States/Regions is avoided in order to minimise imbalances in credit deployment. However, the CDR in a particular State or Region depends upon the credit absorption capacity of the State/Region which in turn is determined and influenced by factors such as development of infrastructural facilities like irrigation, power, rail, road, transport, basic and technical education, entrepreneurship and availability of required inputs and marketing outlets for agricultural and industrial productions.

The CDR of scheduled commercial banks as on the last Friday of March 1996 in the State of Rajasthan was 46.6 per cent.

(b), (c) & (d) Yes, Sir. Bank of Baroda, the Convenor Bank for State Level Bankers Committee (SLBC) for Rajasthan has reported that the commercial banks operating in the State have been following the recommendation of the Task Force on CDR and making efforts to improve the same. The issues/progress are discussed in SLBC meetings from time to time.

Indian Overseas Bank

4455. SHRIMATI SHEELA GAUTAM : Will the Minister of FINANCE be pleased to state :

(a) whether a number of officers are Charge Sheeted/Suspended in Indian Overseas Bank due to their making payment of Demand Drafts, Credit Advices/ Schedules etc. signed by officers whose signatures differ from their specimen signature;

(b) if so, details thereof together with the amount involved;

(c) whether any training is given to officers about signature verification and the latest methods etc. used by criminals in banks frauds and how to overcome them from safeguarding the hard-earned money of customers deposited in the bank; and

(d) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) and (b) The Indian Overseas Bank has reported that as on date nine officers are facing disciplinary action for procedural lapses committed by them while making payment of Demand Drafts, Mail Transfers, etc. wherein the signatures of the officers of the issuing branches on the said